

SO ORDERED.

SIGNED this 1st day of August, 2013.



William L. Locke

US BANKRUPTCY JUDGE

C-13-7a
(Rev. 01/12)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)	ORDER CONFIRMING PLAN
Sharon Yolanda Elliott	SS# xxx-xx-9809)	CHAPTER 13
308 Pebblestone Drive)	
Durham, NC 27703)	
)	
)	Case No. B-13-80355 C13D
)	
Debtor(s))	

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Richard M. Hutson II, Standing Trustee, Post Office Box 3613, Durham, North Carolina 27702;
- II. The attorney for the Debtor(s) is John T. Orcutt;
- III. Under the final plan (the "Plan") as proposed:

A. Plan Payments

- 1. The Debtor(s) is/are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
- 2. The monthly plan payment to the Trustee is \$322.00 beginning 5/17/2013; Payments into the Plan shall be increased to \$608.00 per month beginning 06/2013.

B. Administrative Costs

- 1. **Attorney Fees.** The Attorney for the Debtor(s) is allowed the base fee of \$3,700.00. The Attorney has received \$0.00 from the Debtor(s) pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.
- 2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

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C. Priority Claims

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. Internal Revenue Service
2. North Carolina Department of Revenue
3. Durham County Tax Collector - \$75.00

D. Secured Claims

1. Secured Claims To Be Paid In Full - Personal Property

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Monthly Payment	Interest Rate	AP Payment
Regional Acceptance 2011 Mazda t/e 9/26/11	Y	\$26,895.16	\$507.00	5.25%	\$140.00

E. General Unsecured Claims Not Separately Classified.

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 0%.

F. Special Provisions

SECURITY FINANCIAL

The Trustee appraises the 2011 Mazda for the amount of the first lien at Regional Acceptance. The fourth lien of Security Financial shall be paid as an unsecured claim and upon successful completion of this plan, said lien is canceled.

REGIONAL FINANCE

The Trustee appraises the 2011 Mazda for the amount of the first lien at Regional Acceptance. The third lien of Regional Finance shall be paid as an unsecured claim and upon successful completion of this plan, said lien is canceled.

SOUTHERN LOANS

The Trustee appraises the 2011 Mazda for the amount of the first lien at Regional Acceptance. The second lien of Southern Loans shall be paid as an unsecured claim and upon successful completion of this plan, said lien is canceled.

- G.** The Debtor(s) will pay **THE GREATER OF** the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, **OR** a **minimum** of **36** monthly plan payments, with the plan to be reviewed in six (6) months and periodically thereafter for plan payment adjustments;
- H.** The terms and provisions of the Standing Order dated **February 24, 2012**, are incorporated in this Order and are available on the Court's website at **www.ncmb.uscourts.gov**.
- I.** **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

ORDERED that the Plan is confirmed.

END OF DOCUMENT

PARTIES TO BE SERVED

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RICHARD M. HUTSON, II
STANDING TRUSTEE
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DURHAM, NC 27702-3613